

REMARKS

The Official Action dated June 8, 2004, has been carefully reviewed and the following remarks are presented in response thereto. The Official Action states in section 2 that claims 1, 5-8, 11, 13, 14, 16-18 and 21 are rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 5,966,695 (Melchione) in view of U.S. Patent No. 6,370,513 (Kolawa). Section 3 of the Official Action states that claim 8 stands rejected under 35 U.S.C. §103(a) as being unpatentable over Melchione in view of Kolawa, and further in view of U.S. Patent No. 6,331,858 (Fisher).

After review of the Office Action, it is believed that the Official Action should have stated that claims 1-7 and 10-21 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Melchione in view of Kolawa, and that claims 8 and 9 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Melchione in view of Kolawa, and further in view of Fisher. If this belief is incorrect, the undersigned respectfully requests that the Examiner provide a clearer explanation of the claim rejections.

Claim Rejections – Claims 1 through 10

Applicant respectfully traverses the rejection under 35 U.S.C. §103(a) of claims 1 through 10 of the present application.

The present application describes and claims a system and method for representing a customer's product purchasing profile to a customer service representative in an automated customer relationship management environment. The method includes the steps of identifying a set of products for a sales campaign, identifying one or more relationships between the products within the set of products, and representing each product from within the set by a distinct

image in a graphical display. The product images are visually distinguished in the graphical display based upon the identified product relationships.

Claim 1 recites a method including the steps of identifying a set of products for a sales campaign; and identifying one or more relationships between products within said set of products.

Figure 1A of Melchione, and the related discussion at column 14, lines 33-36 of Melchione were cited as disclosing the steps of identifying a set of products for a sales campaign; and identifying one or more relationships between products within said set of products. Referring to Melchione, Figure 1A provides a diagram of the sales process described in column 14, lines 11 through 64, of Melchione, set forth below.

In accordance with an important aspect of the present invention, the system of the present invention is linked directly to on-line branch systems. In this way, leads, preferable loaded by the micromarketing center can be automatically sent to the branches. Regional micromarketing centers are particularly important to the system and process of the present invention. In particular, the present invention provides micromarketing centers with the ability to generate lists identifying various types of mailing addresses and providing a link to on-line CCIS branch systems. This gives the regional micromarketing center all the capabilities available in the analytical work station. Moreover, the micromarketing center can suppress various types of addresses, for example, business or legal addresses. The leads generated using this approach can be automatically uploaded overnight to a system for providing the leads directly to the branches.

In connection with the regional micromarketing center, the system of the present invention includes a graphical user interface that allows the regional micromarketing center to generate lists identifying various types of mailing addresses and linking to the on-line CCIS branch systems. This allows the original marketing center to direct leads to a specific campaign. In general, the sales process flow may be described as follows with reference to FIG. 1A.

Initially, branch users (bank management) decide on a sales promotion. The sales promotion concept is communicated to the regional micromarketing center. The system allows the regional

micromarketing center to use the user work station to generate leads. Typically, a request can execute from 5 minutes to 24 hours depending on size and type of request. Leads are automatically loaded to a system (preferably a component of the CCIS) for providing leads to the branch users and personal bankers overnight. The personal bankers may then use the leads and relationship profiling (also a component of the CCIS) for sales calls.

The central customer information system ("CCIS") preferably includes a relationship profile component, an account management component, a lead management system, or a sales tracking and reporting (management information system or "MIS") component. Each component can generate reports, which are provided to the users (branch management) to complete the sales process.

The electronic sales and service support system is preferably capable of interfacing with a system for opening a single account that includes a full range of financial components. Thus, the integrated system of the present invention also preferably includes a system for opening an account, preferably in a single session. The system is preferably in communication with the central database, micromarketing centers, central customer information systems and branch systems of the present invention so that data can pass between these systems where legal and appropriate.

The above excerpt from Melchione describes a system for identifying or targeting customers and generating customer lists for use in a sales campaign. The targeted customers are also referred to a leads. Nowhere in the above excerpt, in Figure 1A, or in any other section of the reference cited in the Official Action, does the reference disclose the steps of identifying a set of products for a sales campaign; and identifying one or more relationships between products within said set of products.

It is accordingly believed that claim 1, as well as claims 2 through 10 which depend therefrom, each recite an invention which is patentable over the cited references to Melchione, Kolawa and Fisher, taken singularly or in combination.

Claim Rejections – Claims 11 through 21

Applicant respectfully traverses the rejection under 35 U.S.C. §103(a) of claims 11 through 21 of the present application.

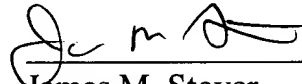
Independent claim 11 recites a method of graphically representing product purchase profiles and sales guidance to a customer service representative in an automated customer relationship management environment, said method including the step of accessing purchasing data for said customer from a data store, said purchasing data including products owned by said customer and products related by one or more criteria to said owned products. Independent claim 16, as amended, recites a system for graphically representing a customer's product purchase profile and sales guidance to a customer service representative in an automated customer relationship management environment, said system comprising a workstation display screen; and one or more images on said display screen representing products owned by said customer and products related by one or more criteria to said owned products.

It is not seen that any of the references cited in the Official Action teach or suggest a method including the limitation of accessing purchasing data for said customer from a data store, said purchasing data including products owned by a customer and products related by one or more criteria to said owned products, or a system including the limitation a plurality of more images on a display screen representing products owned by a customer and products related by one or more criteria to said owned products.

It is accordingly believed that claims 11 and 16 each recite an invention which is patentable over the cited references to Melchione, Kolawa and Fisher, taken singularly or in combination. Correspondingly, claims 12 through 15 which depend from claim 11, and claims 17 through 21 which depend from claim 21, are believed to be patentable over the cited references.

In view of the foregoing amendments and remarks, it is believed that the application is in condition for allowance. Early and favorable action is respectfully requested.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'J M Stover', is written over a horizontal line.

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